

Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. NEXTP002 Application No.: 09/185,878 Inventor LENT, et al Group 2761 2761 Filing Date November 3, 1998	RECEIVED JAN 18 2000 Group 2700
	U.S. Patent Documents JAN 12 2000	

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
JH	A	5,262,941	Nov. 16, 1993	Saladin, et al	705	28	Mar 30, 1990
JH	B	5,387,783	Feb. 7, 1995	Mihm, et al	235	375	Apr. 30, 1993
JH	C	5,696,907	Dec. 9, 1997	Tom	705	38	Feb. 27, 1995
JH	D	5,761,640	Jun. 2, 1998	Kalyanswamy, et al	704	260	Dec. 18, 1995
JH	E	5,819,291	Oct. 6, 1998	Haimowitz et al	707	201	Aug. 23, 1996
JH	F	5,960,411	Sept. 28, 1999	Hartman, et al	705	26	Sept. 12, 1997
JH	G	5,970,478	Oct. 19, 1999	Walker, et al	705	35	Mar. 12, 1997
	H						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
	I							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
JH	J	FICO, http://houseloans.idis.com/fico .
	K	Altavista: search, FICO, http://www.altavista.com
JH	L	"What Do FICO Credit Scores Mean to Me?", http://www.sancap.com
	M	"What is a FICO Score?", http://www.aspenloan.com
JH	N	"Credit", The New Encyclopaedia Britannica, Vol. 3, pg. 722
	O	"Creditnet.com – An Online Guide to Credit Cards", http://www.creditnet.com .
JH	P	"Phillips 66 Introduces Mastercard with Rebate Feature", PR Newswire, p914NY067, Sept. 14, 1995
Examiner <i>John V. Hayes</i>		Date Considered <i>2/11/00</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.